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	Filing Date		2001-03-30		
	First Named Inventor	Willia	m C. Kitchen		
	Art Unit		3693		
	Examiner Name	Lalita	M. Hamilton		
	Attorney Docket Number	er	23952-0035		

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	1	MARLIN, STEVE. "Microsoft, First Data Alliance Seen to Boost Bill-Pay; Banks' Role Still Unclear." Bank Systems & Technology, September 1997, p.8, vol. 34, no.9.					
	2	TANGWALL, DOUG. "The On-Line Billing & Payment Race." Credit Union Executive Journal, Nov/Dec 1999, vol. 39, 6 pages.					
	3	Non-Final Office Action mailed 3/4/2008 for related US Patent Application No. 09/892,628 (filed 6/28/2001), which is a continuation of US Patent Application No. 09/034,561 (filed 3/3/1998).					
	4	Non-Final Office Action mailed 3/14/2008 for related US Patent Application No. 10/060,745 (filed 2/1/2002), which is a continuation of US Patent Application No. 09/867,587 (filed 5/31/2001).					
	5	Non-Final Office Action mailed 3/18/2008 for related US Patent Application No. 10/608,413 (filed 11/24/2003), which is a continuation-in-part of US Patent Application No. 09/795,314 (filed 3/1/2001).					
	6	Non-Final Office Action mailed 5/8/2008 for related US Patent Application No. 10/602,688 (filed 6/25/2003), which is a continuation of US Patent Application No. 09/867,587 (filed 5/31/2001).					
	Final Office Action mailed 8/12/2008 for related US Patent Application No. 09/892,627 (filed 6/28/2001), which is continuation of US Patent Application No. 09/034,561 (filed 3/3/1998).						
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